

In re:  
Granford L. Collins, Jr  
Debtor

Case No. 12-13234-jkf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db  
13550522 Granford L. Collins, Jr, 7713 Delphi Place, Philadelphia, PA 19153-1737  
Bank of New York as trustee for CWALT 2007-OA2, c/o Shellpoint Mortgage Servicing,  
P.O. Box 10826, Greenville, SC 29603-0826  
12763522 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila pa 19122-2898,  
Attn: Bankruptcy Dept 3F  
12767447 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585  
12773129 THE BANK OF NEW YORK - ETAL, BANK OF AMERICA, N.A., P.O. BOX 660933,  
DALLAS, TX 75266-0933  
12718898 TruMark Financial Credit Union, 1000 Northbrook Drive, Trevese, PA 19053-8430  
12755021 +Wells Fargo Bank, N.A., as Trustee, By and Through its Loan Servicing Agent,,  
Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450  
13307719 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: bankruptcy@phila.gov Sep 23 2017 01:07:33 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2017 01:06:51  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 23 2017 01:07:27 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12738536 EDI: PHINAMERI.COM Sep 23 2017 00:58:00 AmeriCredit Financial Services, Inc.,  
PO Box 183853, Arlington, Texas 76096  
12734906 E-mail/Text: bankruptcy@phila.gov Sep 23 2017 01:07:33 City of Philadelphia,  
SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
13148751 E-mail/Text: bankruptcy@phila.gov Sep 23 2017 01:07:34 City of Philadelphia Law Department,  
Tax Unit - Bankruptcy, Municipal Services Building, 1401 John F. Kennedy Blvd., 5th Floor,  
Philadelphia, PA 19102-1595  
12768363 EDI: CAPITALONE.COM Sep 23 2017 00:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
12867794 E-mail/Text: bankruptcy@phila.gov Sep 23 2017 01:07:33  
City of Philadelphia, Law Department Tax Unit, One Parkway Building,  
1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
12814715 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2017 01:06:51  
Commonwealth of Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division,  
Harrisburg, PA 17128-0946  
12755449 EDI: DISCOVER.COM Sep 23 2017 00:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
12718890 EDI: IRS.COM Sep 23 2017 00:58:00 Internal Revenue Service, Bankruptcy Division,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
12743837 +EDI: OPHSUBSID.COM Sep 23 2017 00:58:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12979064 EDI: PRA.COM Sep 23 2017 00:58:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
Norfolk, VA 23541  
12751645 +E-mail/Text: equiles@philapark.org Sep 23 2017 01:08:01 Philadelphia Parking Authority,  
3101 Market Street - 2nd floor, Philadelphia, PA 19104-2806  
12833089 EDI: TDBANKNORTH.COM Sep 23 2017 00:58:00 TD Bank N.A., Attn: Robin Paradis,  
P.O. Box 9547, Portland, ME 04112-9547

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

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Total Noticed: 23

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST2007-OA2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-OA2 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
KRISTEN D. LITTLE on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, By and Through its Loan Servicing Agent, Select Portfolio Servicing, Inc. pak@logs.com  
MEGAN N. HARPER on behalf of Creditor City of Philadelphia megan.harper@phila.gov, james.feighan@phila.gov  
RONALD G. MCNEIL on behalf of Debtor Granford L. Collins, Jr r.mcneill@verizon.net  
RONALD G. MCNEIL on behalf of Plaintiff Granford L. Collins, Jr r.mcneill@verizon.net  
THOMAS I. PULEO on behalf of THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST2007-OA2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-OA2 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Defendant AmeriCredit Financial Services, Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:					
Debtor 1	<u>Granford L. Collins Jr</u>			Social Security number or ITIN	<b>xxx-xx-5358</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>12-13234-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Granford L. Collins Jr

9/21/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**